

2005 Long-Term Care Rate Guide
Premium Rate Increase History Section
History For Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issed To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			AZ	50.00%			
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			FL	40.00%	35.00%	12/20/2001	01/13/2002
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			FL	23.00%	16.00%	11/03/2004	12/06/2004
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			IA	50.00%	35.00%	07/08/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			IL	50.00%	50.00%	11/18/2004	12/13/2004
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			IN	50.00%	50.00%	02/03/2005	04/18/2005
Penn Treaty Network America Life Insurance Company	NHP-1000/2000	1990	Midland Mutual Life Insurance Company	1990	Individual			IN	50.00%	50.00%	02/03/2005	04/18/2005

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			KY	50.00%	15.00%	02/16/2005	04/18/2005
Penn Treaty Network America Life Insurance Company	NHP-1000/2000	1990	Midland Mutual Life Insurance Company	1990	Individual			KY	50.00%	15.00%	02/16/2005	04/18/2005
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			LA	50.00%			
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			MI	50.00%	50.00%	07/21/2004	08/30/2004
Penn Treaty Network America Life Insurance Company	NHP-1000/2000	1990	Midland Mutual Life Insurance Company	1990	Individual			MI	50.00%	50.00%	07/21/2004	08/30/2004
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			MO	50.00%			
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			NC	50.00%	21.80%	11/22/2004	12/13/2004
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			ND	50.00%	25.00%	07/27/2004	08/23/2004

Premium Rate Increase History Section - Companies Offering New Business In California

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Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			ND	22.40%	20.00%	07/12/2005	
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			NE	50.00%	50.00%	08/13/2004	09/13/2004
Penn Treaty Network America Life Insurance Company	NHP-1000/2000	1990	Midland Mutual Life Insurance Company	1990	Individual			NE	50.00%	50.00%	08/13/2004	09/13/2004
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			OH	22.40%			
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			OH	50.00%	25.00%	07/20/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	NHP-1000/2000	1990	Midland Mutual Life Insurance Company	1990	Individual			OH	50.00%	25.00%	07/20/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	NHP-1000/2000	1990	Midland Mutual Life Insurance Company	1990	Individual			SD	50.00%	18.00%	11/16/2004	12/13/2004
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			TN	50.00%	10.00%	01/18/2005	02/28/2005

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Penn Treaty Network America Life Insurance Company	NHP-1000/2000	1990	Midland Mutual Life Insurance Company	1990	Individual			TN	50.00%	10.00%	01/18/2005	02/28/2005
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			TX	50.00%	35.00%	11/22/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	NHP-1000/2000	1990	Midland Mutual Life Insurance Company	1990	Individual			TX	50.00%	35.00%	11/22/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			WA	50.00%	50.00%	09/13/2004	11/25/2004
Penn Treaty Network America Life Insurance Company	NHP-1000/2000	1990	Midland Mutual Life Insurance Company	1990	Individual			WA	50.00%	50.00%	09/13/2004	11/25/2004
Penn Treaty Network America Life Insurance Company	LTC-300/400	1990	Midland Mutual Life Insurance Company	1990	Individual			WY	50.00%	50.00%	07/01/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		AK	41.00%	41.00%	08/12/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		AK	24.00%	24.00%	12/08/2003	12/08/2003

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 4

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		AK	40.00%	40.00%	08/19/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		AL	15.00%	15.00%	09/12/1993	11/08/1993
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		AL	15.00%	15.00%	01/06/1997	06/02/1997
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		AL	50.00%	50.00%	05/18/2005	
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		AR	41.00%	41.00%	12/03/2001	08/12/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		AR	24.00%			
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		AR	41.00%	41.00%	12/03/2001	08/12/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		AR	50.00%			

Premium Rate Increase History Section - Companies Offering New Business In California

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Penn Treaty Network America Life Insurance Company	WS89	1987	Washignton Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		AR	15.00%	15.00%	12/12/1996	06/02/1997
Penn Treaty Network America Life Insurance Company	WS89	1987	Washignton Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		AR	15.00%	15.00%	09/08/1993	11/08/1993
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		AZ	41.00%	41.00%	06/26/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		AZ	24.00%			
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		AZ	41.00%	41.00%	06/26/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		AZ	10.00%	10.00%	08/26/1994	11/18/1994
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		AZ	50.00%	15.00%	11/10/2004	12/06/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		AZ	40.00%	40.00%	01/15/2002	04/15/2002

Premium Rate Increase History Section - Companies Offering New Business In California

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Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		AZ	40.00%			
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		AZ	15.00%	15.00%	04/01/1997	06/02/1997
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		CO	41.00%	41.00%	12/21/2001	06/03/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		CO	24.00%	24.00%	05/24/2004	07/02/2004
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		CO	41.00%	41.00%	12/21/2001	06/03/2002
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		CO	40.00%	40.00%	01/24/2005	02/28/2005
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		CO	40.00%	40.00%	12/21/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		CO	15.00%	15.00%	06/24/1997	10/24/1997

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 7

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Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		DE	41.50%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		DE	74.80%	20.00%	07/13/2004	08/16/2004
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		DE	15.00%	15.00%	01/15/1997	06/02/1997
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		FL	41.00%	38.50%	12/20/2001	03/11/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		FL	27.00%	5.00%	11/03/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		FL	12.00%	12.00%	11/03/2004	12/06/2004
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		FL	41.00%	38.50%	12/20/2001	03/11/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		FL	40.00%	35.00%	12/20/2001	01/20/2003

Premium Rate Increase History Section - Companies Offering New Business In California

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Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		FL	23.00%	16.00%	11/03/2004	11/22/2004
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		FL	10.00%	8.00%	11/09/1995	12/27/1995
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		FL	40.00%	35.00%	12/20/2001	03/11/2002
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		FL	23.00%	16.00%	11/17/2004	01/17/2005
Penn Treaty Network America Life Insurance Company	PF2				Individual	COMP-NTQ		FL	27.00%	16.00%	11/03/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	WS89	1987	Washignton Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		FL	23.00%	16.00%	11/03/2004	11/22/2004
Penn Treaty Network America Life Insurance Company	WS89	1987	Washignton Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		FL	35.00%	35.00%	12/20/2001	01/13/2003
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		GA	74.80%	21.00%	01/06/2004	02/02/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 9

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Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		GA	44.50%	22.00%	06/01/2005	
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		GA	33.00%	23.00%	06/01/2005	
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		GA	50.00%	15.00%	11/09/2004	12/06/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		GA	96.00%	10.00%	01/06/2004	02/02/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		GA	78.20%	20.00%	06/01/2005	
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		HI	74.80%			
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		HI	15.00%	15.00%	12/27/1996	06/02/1997
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		HI	15.00%	15.00%	08/31/1993	11/08/1993

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 10

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Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		IA	74.80%	50.00%	07/02/2004	08/02/2004
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		IA	50.00%	35.00%	11/30/2004	01/03/2005
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		IA	96.00%	50.00%	07/02/2004	08/02/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		ID	41.00%	41.00%	03/12/2003	07/14/2003
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		ID	24.00%	24.00%	02/11/2005	05/24/2005
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		ID	41.00%	41.00%	03/12/2003	07/14/2003
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		ID	15.00%	15.00%	01/14/1997	06/02/1997
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		ID	15.00%	15.00%	02/07/1994	04/01/1994

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 11

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Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		IL	41.00%	41.00%	01/30/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		IL	24.00%	24.00%	09/03/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		IL	41.00%	41.00%	01/30/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		IL	50.00%	15.00%	04/15/2005	05/23/2005
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		IL	40.00%	40.00%	01/30/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		IL	40.00%	40.00%	08/28/2003	10/13/2003
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		IL	15.00%	15.00%	01/07/1997	06/02/1997
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		IL	15.00%	15.00%	09/21/1993	11/08/1993

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 12

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Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		IN	32.90%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		IN	74.80%	30.00%	06/08/2004	07/19/2004
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		IN	17.70%	17.70%	07/07/2005	
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		IN	50.00%	30.00%	09/21/2004	10/18/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		IN	96.00%	30.00%	06/08/2004	07/19/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		IN	53.80%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		KY	41.00%	41.00%	01/23/2002	07/08/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		KY	24.00%	12.00%	04/19/2004	05/24/2004

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Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		KY	10.00%			
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		KY	41.00%	41.00%	01/23/2002	07/08/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		KY	50.00%	15.00%	02/16/2005	04/18/2005
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		KY	40.00%	40.00%	04/19/2004	05/24/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		KY	40.00%	40.00%	01/23/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		KY	15.00%	15.00%	10/14/1993	11/29/1993
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		KY	15.00%	15.00%	02/03/1997	06/02/1997
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		LA	24.00%	24.00%	02/10/2005	05/23/2005

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		LA	41.00%	41.00%	10/17/2001	08/12/2002
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		LA	41.00%	41.00%	10/17/2001	08/12/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		LA	50.00%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MD	41.00%	20.00%	05/14/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MD	21.40%	20.00%	04/14/2005	
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MD	45.70%	20.00%	12/05/2003	01/19/2004
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		MD	41.00%	20.00%	05/14/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		MD	10.00%	10.00%	07/19/1994	09/24/1994

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 15

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		MD	50.00%	15.00%	11/30/2004	01/03/2005
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		MD	63.30%	20.00%	12/17/2003	01/19/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		MD	36.10%	20.00%	04/14/2005	05/23/2005
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		MD	40.00%	20.00%	02/06/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MI	41.00%	41.00%	11/20/2001	04/08/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MI	24.00%	24.00%	04/01/2004	05/03/2004
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		MI	41.00%	41.00%	11/20/2001	04/08/2002
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		MI	40.00%	40.00%	04/01/2004	05/03/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 16

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		MI	40.00%	40.00%	11/20/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	WS89	1987	Washignton Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		MI	50.00%	50.00%	07/19/2004	08/23/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MO	10.70%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MO	41.00%	41.00%	01/15/2002	06/02/2003
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MO	24.00%	10.60%	07/14/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		MO	41.00%	41.00%	01/15/2002	06/03/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		MO	50.00%	25.00%	02/02/2005	03/21/2005
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		MO	40.00%	40.00%	06/01/2004	06/28/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 17

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		MO	40.00%	40.00%	01/15/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	WS89	1987	Washignton Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		MO	15.00%	15.00%	09/03/1993	11/08/1993
Penn Treaty Network America Life Insurance Company	WS89	1987	Washignton Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		MO	15.00%	15.00%	12/27/1996	06/02/1997
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MS	41.00%	25.00%	05/01/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MS	22.40%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MS	39.90%	25.00%	06/15/2004	07/12/2004
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		MS	41.00%	25.00%	05/01/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		MS	50.00%	35.00%	08/30/2004	11/25/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 18

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		MS	40.00%	25.00%	02/25/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MT	24.00%	24.00%	02/24/2004	03/15/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		MT	41.00%	41.00%	11/28/2001	08/12/2002
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		MT	41.00%	41.00%	10/17/2001	08/12/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		MT	50.00%	50.00%	07/13/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		MT	50.00%	50.00%	08/05/2004	08/30/2004
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		MT	15.00%	15.00%	06/02/1997	06/02/1997
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		MT	15.00%	15.00%	09/01/1993	11/08/1993

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 19

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		NC	29.60%	29.60%	04/14/2004	05/10/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		NC	41.00%	34.90%	03/11/2002	05/20/2002
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		NC	41.00%	34.90%	03/11/2002	05/20/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		NC	50.00%	9.70%	11/24/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		NC	40.00%	40.00%	09/08/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		NC	40.00%	40.00%	01/07/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		ND	15.00%	15.00%	03/16/1994	05/21/1994
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		ND	50.00%	25.00%	07/27/2004	08/23/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 20

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		NE	24.00%	24.00%	09/04/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		NE	41.00%	41.00%	12/19/2001	04/15/2002
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		NE	41.00%	41.00%	11/28/2001	04/15/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		NE	50.00%	50.00%	07/21/2004	08/16/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		NE	40.00%	40.00%	12/18/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		NE	40.00%	40.00%	07/21/2004	08/16/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		NH	64.00%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		NM	41.00%	41.00%	09/23/2002	12/09/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		NM	41.00%	41.00%	09/23/2002	12/09/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		NM	50.00%	50.00%	06/23/2004	07/26/2004
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		NM	15.00%	15.00%	08/11/1997	11/06/1997
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		NM	15.00%	15.00%	09/30/1993	11/12/1993
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		NM	50.00%	50.00%	07/23/2004	08/23/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		NV	65.20%	10.00%	05/31/2005	
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		NV	96.00%	30.00%	05/31/2005	
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		OH	24.00%	24.00%	08/26/2003	11/03/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		OH	41.00%	41.00%	10/23/2001	02/25/2002
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		OH	41.00%	41.00%	10/23/2001	02/25/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		OH	22.40%			
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		OH	10.00%	10.00%	08/09/1994	11/14/1994
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		OH	50.00%	25.00%	06/29/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		OH	40.00%	40.00%	10/23/2001	01/21/2002
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		OH	40.00%	40.00%	07/15/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	WS89	1987	Washignton Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		OH	15.00%	15.00%	09/08/1993	11/08/1993

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 23

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		OH	15.00%	15.00%	12/20/1996	06/02/1997
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		OH	50.00%	25.00%	07/14/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		OK	65.20%	65.20%	05/19/2005	
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		OK	65.20%			
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		OK	50.00%			
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		OK	15.00%	15.00%	09/20/1993	11/08/1993
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		OK	15.00%	15.00%	01/28/1997	06/02/1997
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		OR	74.80%	25.00%	08/03/2004	08/30/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		PA	47.00%	47.00%	12/07/2001	02/11/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		PA	24.00%	24.00%	03/17/2004	04/05/2004
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		PA	47.00%	47.00%	12/07/2001	02/11/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		PA	10.00%	10.00%		
Penn Treaty Network America Life Insurance Company	LTC-1				Individual	COMP-NTQ		PA	50.00%	5.00%	12/09/2004	01/03/2005
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		PA	40.00%	24.00%	09/23/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		PA	40.00%	40.00%	11/29/2001	02/25/2002
Penn Treaty Network America Life Insurance Company	LTC-A				Individual	COMP-NTQ		PA	50.00%	7.00%	12/02/2004	01/03/2005

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 25

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		PA	15.00%	15.00%	04/21/1997	06/05/1997
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		RI	41.00%	41.00%	09/25/2002	12/09/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		RI	24.00%	24.00%	09/10/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		SC	24.00%	24.00%	10/10/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		SC	41.00%	41.00%	10/30/2001	07/08/2002
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		SC	40.00%	40.00%	10/30/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		SC	40.00%	40.00%	08/06/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		SC	15.00%	15.00%	02/25/1997	06/02/1997

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 26

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		SC	50.00%	50.00%	08/02/2004	08/30/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		SD	24.00%	24.00%	09/05/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		SD	41.00%	41.00%	10/31/2001	08/12/2002
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		SD	41.00%	41.00%	10/31/2001	08/12/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		SD	50.00%	23.00%	11/16/2004	01/03/2005
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		SD	15.00%	15.00%	12/19/1996	06/02/1997
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		TN	41.00%	41.00%	05/03/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		TN	24.00%	24.00%	08/22/2003	11/03/2003

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 27

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		TN	41.00%	41.00%	05/03/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		TN	50.00%	50.00%	06/23/2004	07/19/2004
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		TN	40.00%	40.00%	07/28/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		TN	40.00%	40.00%	02/20/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		TX	24.00%	24.00%	02/06/2004	02/23/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		TX	41.00%	35.00%	02/27/2002	06/03/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		TX	50.00%	35.00%	11/22/2004	12/13/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		UT	74.80%	31.10%	09/13/2004	11/25/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 28

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		UT	50.00%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		VA	41.00%	41.00%	03/25/2002	10/28/2002
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		VA	41.00%	41.00%	03/25/2002	10/28/2002
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ		VA	40.00%	40.00%	03/25/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		VT	74.80%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		WA	39.90%	39.90%	11/17/2003	12/08/2003
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		WA	41.00%	25.50%	01/09/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		WA	41.00%	25.50%	01/09/2002	03/18/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 29

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		WI	24.00%			
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		WI	56.00%	56.00%	10/23/2001	04/22/2002
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		WI	56.00%	56.00%	10/23/2001	04/22/2002
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		WI	50.00%	50.00%	07/09/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	WS89	1987	Washignton Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		WI	50.00%	50.00%	07/09/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		WY	41.00%	41.00%	01/08/2002	08/12/2002
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ		WY	24.00%	24.00%	08/05/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ		WY	41.00%	41.00%	01/08/2002	08/12/2002

Premium Rate Increase History Section - Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ		WY	50.00%	50.00%	06/07/2004	07/02/2004
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ		WY	50.00%	50.00%	06/21/2004	12/13/2004
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ	CA		33.00%	25.00%	10/24/2001	11/26/2001
Penn Treaty Network America Life Insurance Company	2600				Individual	COMP-NTQ	CA		40.00%	40.00%	06/11/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ	CA		33.00%	25.00%	10/24/2001	11/26/2001
Penn Treaty Network America Life Insurance Company	6500				Individual	COMP-NTQ	CA		25.00%	40.00%	06/11/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ	CA		30.00%			
Penn Treaty Network America Life Insurance Company	LTC				Individual	COMP-NTQ	CA		50.00%	30.00%	06/30/2004	07/26/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 31

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ	CA		40.00%	40.00%	06/11/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC94				Individual	COMP-NTQ	CA		40.00%	25.00%	10/24/2001	12/31/2001
Penn Treaty Network America Life Insurance Company	WS89	1987	Washington Square (a.k.a Provident Mutual L&A)	1991	Individual	COMP-NTQ	CA		50.00%	30.00%	07/08/2004	07/26/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		AK	25.00%	25.00%	08/19/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		AK	10.00%	10.00%	02/26/1997	06/23/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		AK	38.00%	38.00%	08/14/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		AR	13.00%	13.00%	04/28/1993	05/10/1993
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		AR	50.00%	25.00%	05/25/2005	

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 32

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		AR	15.00%	15.00%	12/03/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		AR	50.00%	25.00%	02/08/2005	02/28/2005
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		AR	25.00%	25.00%	12/03/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		AR	38.00%	38.00%	01/03/2005	01/31/2005
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		AZ	50.00%			
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		AZ	13.00%	13.00%		
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		AZ	10.00%	10.00%	08/18/1994	11/18/1994
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		AZ	50.00%			

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 33

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		AZ	50.00%	25.00%	01/26/2004	02/16/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		AZ	15.00%	15.00%	02/22/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		AZ	20.00%	20.00%	02/17/2005	05/27/2005
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		AZ	38.00%	38.00%	10/29/2003	01/26/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		AZ	10.00%	10.00%	04/09/1997	09/08/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		AZ	25.00%	25.00%	01/15/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	NHP				Individual	HCO-NTQ		AZ	10.00%	10.00%	08/18/1994	11/18/1994
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		CO	50.00%	50.00%	10/30/2003	11/24/2003

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 34

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		CO	15.00%	15.00%	12/21/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		CO	25.00%	25.00%	12/21/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		DC	10.00%	10.00%	10/10/1997	
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		FL	10.00%	10.00%	02/21/1995	04/24/1995
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		FL	50.00%	50.00%	12/20/2001	01/13/2002
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		FL	15.00%	15.00%	12/26/1995	07/15/1996
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		FL	12.00%	12.00%	11/03/2004	11/01/2004
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		FL	18.00%	18.00%	01/07/1993	03/15/1993

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 35

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		FL	50.00%	50.00%	12/20/2001	01/13/2003
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		FL	43.00%	25.00%	11/03/2004	01/31/2005
Penn Treaty Network America Life Insurance Company	IL4				Individual	HCO-NTQ		FL	43.00%	25.00%	11/03/2004	01/03/2005
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		FL	43.00%	25.00%	11/03/2004	01/31/2005
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		FL	18.00%	10.00%	12/18/1997	04/27/1998
Penn Treaty Network America Life Insurance Company	NHP				Individual	HCO-NTQ		FL	13.00%	13.00%	06/08/1993	08/09/1993
Penn Treaty Network America Life Insurance Company	NHP				Individual	HCO-NTQ		FL	23.00%	16.00%	11/03/2004	12/06/2004
Penn Treaty Network America Life Insurance Company	NHP				Individual	HCO-NTQ		FL	40.00%	35.00%	12/20/2001	01/13/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 36

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		GA	13.00%	13.00%	06/08/1993	06/17/1993
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		GA	50.00%	20.00%	11/02/2004	12/06/2004
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		GA	28.00%	20.00%	06/01/2005	
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		GA	33.00%			
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		GA	50.00%	15.00%	11/02/2004	12/13/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		GA	72.50%	15.00%	01/06/2004	02/02/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		GA	50.00%	22.00%	06/01/2005	
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		GA	38.00%	15.00%	01/06/2004	02/02/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 37

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		GA	25.00%	25.00%	05/16/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		GA	10.00%	10.00%	05/20/1997	05/04/1998
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		GA	20.00%	20.00%	06/01/2005	
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		HI	74.80%			
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		HI	15.00%	15.00%	03/27/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		HI	10.00%	10.00%	02/03/1997	11/07/1997
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		IA	50.00%	35.00%	11/30/2004	01/03/2005
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		IA	72.50%	50.00%	07/02/2004	08/09/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 38

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		IA	10.00%	10.00%	02/05/1997	06/30/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		IA	72.50%	50.00%	07/02/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		ID	13.00%	13.00%	11/22/1993	12/28/1993
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		ID	15.00%	15.00%	06/20/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		ID	50.00%	50.00%	10/14/2004	11/08/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		ID	43.80%	43.80%	10/04/2004	11/08/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		ID	25.00%	20.00%	03/01/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		IL	13.00%	13.00%	04/23/1993	06/28/1993

Premium Rate Increase History Section - Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		IL	50.00%	50.00%	08/09/2004	11/11/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		IL	50.00%	50.00%	09/12/2003	10/13/2003
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		IL	15.00%	15.00%	01/30/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		IL	38.00%	38.00%	08/28/2003	10/13/2003
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		IL	25.00%	25.00%	01/30/2002	07/01/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		IL	10.00%	10.00%	02/28/1997	11/07/1997
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		IN	13.30%			
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		IN	50.00%	35.00%	07/25/2004	08/23/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 40

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		IN	50.00%	30.00%	04/08/2004	05/10/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		IN	15.00%	15.00%	11/26/2002	01/20/2003
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		IN	15.40%	15.40%	05/06/2005	
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		KY	50.00%	15.00%	02/16/2005	04/18/2005
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		KY	13.00%	13.00%	06/03/1993	06/10/1993
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		KY	50.00%	15.00%	02/16/2005	04/18/2005
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		KY	15.40%			
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		KY	15.00%	15.00%	01/23/2002	07/29/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 41

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		KY	50.00%	30.00%	04/19/2004	05/24/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		KY	38.00%	30.00%	04/19/2004	05/24/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		KY	25.00%	25.00%	01/23/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		KY	10.00%			
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		KY	10.00%	10.00%	03/13/1997	11/07/1997
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		LA	50.00%			
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		LA	15.00%	15.00%	10/17/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		LA	50.00%	50.00%	06/25/2003	08/14/2003

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 42

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		LA	10.00%	10.00%	02/04/1997	06/30/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		LA	25.00%	25.00%	10/17/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		LA	38.00%	38.00%	07/28/2003	09/22/2003
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		MD	50.00%	15.00%	11/30/2004	01/03/2005
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		MD	13.00%	13.00%	05/27/1993	07/07/1993
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		MD	50.00%	15.00%	11/09/2004	12/06/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MD	43.80%	20.00%	12/17/2003	01/19/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MD	10.00%	10.00%	03/07/1997	09/08/1997

Premium Rate Increase History Section - Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MD	19.80%	15.00%	04/14/2005	05/27/2005
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MD	25.00%	20.00%	04/17/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	NHP				Individual	HCO-NTQ		MD	15.00%	15.00%	07/25/1994	09/24/1994
Penn Treaty Network America Life Insurance Company	NHPGR				Individual	HCO-NTQ		MD	15.00%	15.00%	09/12/1995	12/27/1995
Penn Treaty Network America Life Insurance Company	NHPGR				Individual	HCO-NTQ		MD	15.00%	15.00%	07/27/1994	10/21/1994
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		MI	50.00%	50.00%	07/21/2004	08/30/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		MI	50.00%	50.00%	12/22/2003	01/26/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		MI	15.00%	15.00%	11/20/2001	04/01/2002

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MI	25.00%	25.00%	11/20/2001	07/01/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MI	10.00%	10.00%	01/28/1997	11/07/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MI	38.00%	38.00%	04/01/2004	05/03/2004
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		MO	13.00%	13.00%	04/23/1993	06/02/1993
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		MO	50.00%	25.00%	02/02/2005	02/28/2005
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		MO	50.00%	25.00%	02/02/2005	02/28/2005
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		MO	15.00%	15.00%	01/15/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		MO	50.00%	50.00%	06/01/2004	06/28/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 45

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MO	38.00%	38.00%	06/01/2004	06/28/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MO	25.00%	25.00%	01/15/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		MS	50.00%	35.00%	08/30/2004	11/11/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		MS	22.40%	22.40%	06/03/2005	
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		MS	50.00%	25.00%	06/15/2004	07/12/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		MS	15.00%	15.00%	02/25/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MS	25.00%	25.00%	02/25/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MS	38.00%	25.00%	06/15/2004	07/12/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 46

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MS	12.60%	12.60%	06/03/2005	
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MS	10.00%	10.00%	02/25/1997	08/18/1997
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		MT	13.00%	13.00%	04/23/1993	04/30/1993
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		MT	50.00%	50.00%	08/29/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		MT	15.00%	15.00%	10/17/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MT	25.00%	25.00%	10/17/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MT	38.00%	38.00%	12/09/2003	01/19/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		MT	10.00%	10.00%	02/06/1997	08/18/1997

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 47

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		NC	50.00%	50.00%	09/04/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		NC	15.00%	15.00%	01/07/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NC	38.00%	38.00%	09/04/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NC	25.00%	25.00%	01/07/2002	07/01/2002
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		NE	13.00%	13.00%	06/10/1993	06/28/1993
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		NE	50.00%	50.00%	08/13/2004	09/13/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		NE	50.00%	50.00%	08/01/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		NE	15.00%	15.00%	11/28/2001	04/08/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 48

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NE	38.00%	38.00%	04/05/2004	05/03/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NE	25.00%	25.00%	11/28/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NE	10.00%	10.00%	03/12/1997	11/07/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NH	10.00%	10.00%	02/24/1997	09/15/1997
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		NJ	89.00%			
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		NM	13.00%	13.00%	07/27/1993	09/07/1993
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		NM	50.00%	50.00%	07/23/2004	08/23/2004
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		NM	50.00%	50.00%	07/23/2004	08/23/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 49

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		NM	15.00%	15.00%	12/03/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NM	25.00%	25.00%	12/03/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NM	10.00%	10.00%	04/03/1997	08/18/1997
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		NV	72.50%	72.50%	05/04/2005	
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NV	72.50%	55.00%	05/31/2005	
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		NV	10.00%	10.00%	02/09/1997	08/18/1997
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		OH	50.00%	25.00%	07/20/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		OH	13.00%	13.00%	05/05/1993	06/28/1993

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		OH	22.40%			
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		OH	50.00%	25.00%	07/20/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		OH	22.40%			
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		OH	50.00%	40.00%	10/21/2003	11/08/2003
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		OH	10.00%	10.00%	02/01/2005	05/27/2005
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		OH	15.00%	15.00%	10/23/2001	02/18/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		OH	10.00%	10.00%	02/14/1997	11/07/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		OH	38.00%	38.00%	07/22/2003	09/22/2003

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 51

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		OH	25.00%	25.00%	10/23/2001	02/25/2002
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		OK	13.00%	13.00%	05/06/1993	05/14/1993
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		OK	50.00%			
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		OK	50.00%			
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		OK	15.00%	15.00%	10/25/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		OK	50.00%	40.00%	10/17/2003	11/08/2003
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		OK	10.00%			
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		OK	10.00%	10.00%	02/04/1997	08/18/1997

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 52

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		OK	25.00%	25.00%	04/23/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		OK	38.00%	38.00%	10/17/2003	11/08/2003
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		OR	72.50%	25.00%	08/03/2004	08/30/2004
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		PA	50.00%	33.00%	10/08/2004	11/01/2004
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		PA	8.00%	8.00%	10/01/1993	11/01/1993
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		PA	50.00%	17.00%	10/08/2004	11/01/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		PA	50.00%	50.00%	09/09/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		PA	15.00%	15.00%	11/29/2001	02/25/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 53

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		PA	25.00%	25.00%	11/29/2001	02/25/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		PA	10.00%	10.00%	04/11/1997	09/08/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		PA	38.00%	27.00%	01/23/2004	02/16/2004
Penn Treaty Network America Life Insurance Company	NHP				Individual	HCO-NTQ		PA	10.00%	10.00%	08/26/1994	11/07/1994
Penn Treaty Network America Life Insurance Company	NHP800 & NHPGR				Individual	HCO-NTQ		PA	15.00%	15.00%	03/30/1995	05/26/1995
Penn Treaty Network America Life Insurance Company	NHP800 GR				Individual	HCO-NTQ		PA	16.00%	20.00%	07/16/1993	09/13/1993
Penn Treaty Network America Life Insurance Company	NHP800 GR				Individual	HCO-NTQ		PA	16.00%	16.00%	07/16/1993	09/13/1993
Penn Treaty Network America Life Insurance Company	NHP800 GR				Individual	HCO-NTQ		PA	16.00%	12.50%	07/16/1993	09/13/1993

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		SC	15.00%	15.00%	10/30/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		SC	50.00%	50.00%	08/06/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		SD	50.00%	16.00%	11/16/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		SD	15.00%	15.00%	10/31/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		SD	50.00%	50.00%	09/04/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		SD	38.00%	38.00%	08/29/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		SD	25.00%	25.00%	10/31/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		SD	10.00%	10.00%	07/23/1997	07/27/1998

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 55

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		TN	13.00%	13.00%	05/27/1993	06/07/1993
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		TN	50.00%	10.00%	11/09/2004	12/13/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		TN	10.00%	10.00%	03/29/2005	05/27/2005
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		TN	15.00%	20.00%	06/21/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		TN	50.00%	40.00%	02/27/2004	03/15/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		TN	25.00%	20.00%	06/21/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		TN	10.00%	10.00%	02/07/1997	11/07/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		TN	10.00%	10.00%	03/29/2005	05/27/2005

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 56

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		TN	43.80%	40.00%	02/27/2004	03/15/2004
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		TX	50.00%	35.00%	11/22/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		TX	13.00%	13.00%	04/26/1993	05/06/1993
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		TX	50.00%	35.00%	12/03/2004	01/03/2005
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		TX	38.00%	38.00%	02/17/2004	03/15/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		TX	10.00%	10.00%	03/10/1997	08/18/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		TX	25.00%	25.00%	02/27/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	HHC				Individual	HCO-NTQ		UT	13.00%	13.00%	11/23/1993	12/28/1993

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 57

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		UT	50.00%			
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		UT	72.50%	29.40%	09/13/2004	11/25/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		UT	72.50%	29.40%	09/13/2004	10/11/2004
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		VA	15.00%	15.00%	12/06/2001	03/25/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		VA	25.00%	25.00%	05/10/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		VT	72.50%			
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		VT	10.00%	10.00%	03/24/1997	09/08/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		WA	10.00%	10.00%	07/30/1997	05/04/1998

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 58

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		WI	15.00%	15.00%	10/23/2001	04/22/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		WI	50.00%	50.00%	06/30/2003	05/10/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		WI	25.00%	25.00%	10/23/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		WI	38.00%	38.00%	07/15/2003	05/10/2004
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		WI	10.00%	10.00%	02/04/1998	05/04/1998
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		WV	50.00%			
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		WV	38.00%			
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ		WY	50.00%	50.00%	06/30/2004	07/26/2004

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		WY	15.00%	15.00%	01/08/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	IL2				Individual	HCO-NTQ		WY	50.00%	50.00%	07/10/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		WY	10.00%	10.00%	02/04/1997	11/07/1997
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		WY	38.00%	38.00%	07/15/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	IL94				Individual	HCO-NTQ		WY	25.00%	25.00%	01/08/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ	CA		50.00%	30.00%	07/08/2004	07/26/2004
Penn Treaty Network America Life Insurance Company	HHC92				Individual	HCO-NTQ	CA		30.00%			
Penn Treaty Network America Life Insurance Company	HHC94(CA)				Individual	HCO-NTQ	CA		30.00%			

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	HHC94(CA)				Individual	HCO-NTQ	CA		15.00%	15.00%	04/10/1999	08/17/2000
Penn Treaty Network America Life Insurance Company	HHC94(CA)				Individual	HCO-NTQ	CA		20.00%	20.00%	10/16/1997	05/04/1998
Penn Treaty Network America Life Insurance Company	HHC94(CA)				Individual	HCO-NTQ	CA		50.00%	30.00%	06/03/2004	07/19/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		AZ	15.00%	15.00%	02/22/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		AZ	15.00%	10.00%	12/21/2004	01/31/2005
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		CO	15.00%	15.00%	12/21/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		CO	15.00%	15.00%	08/16/2004	11/04/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		GA	32.30%	12.00%	06/30/2004	07/26/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 61

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		GA	20.00%			
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		ID	15.00%	15.00%	10/14/2004	11/08/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		ID	15.00%	15.00%	06/20/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		IL	15.00%	15.00%	01/30/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		IL	15.00%	15.00%	05/04/2004	05/28/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		KY	15.00%	15.00%	06/30/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		KY	15.00%	15.00%	01/23/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		LA	15.00%			

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 62

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		LA	15.00%	15.00%	10/17/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		MI	15.00%	15.00%	11/20/2001	04/01/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		MI	15.00%	15.00%	04/30/2004	06/07/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		MO	15.00%	15.00%	01/15/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		MO	15.00%	15.00%	06/08/2004	07/02/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		MS	15.00%	15.00%	02/25/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		MS	15.00%	15.00%	05/24/2004	06/21/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		NC	15.00%	15.00%	01/07/2002	03/18/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 63

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		NC	15.00%	15.00%	06/01/2004	06/21/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		NE	15.00%	15.00%	11/28/2001	04/08/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		NE	15.00%	15.00%	05/24/2004	06/21/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		NM	15.00%	15.00%	12/03/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		NV	15.00%	15.00%	04/28/2004	05/28/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		OH	15.00%	15.00%	10/23/2001	02/18/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		OH	15.00%	15.00%	04/27/2004	05/24/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		OK	15.00%	15.00%	04/08/2004	05/10/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 64

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		OK	15.00%	15.00%	10/25/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		PA	15.00%	15.00%	06/02/2004	06/28/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		PA	15.00%	15.00%	11/29/2001	02/25/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		SD	15.00%	15.00%	05/04/2004	05/28/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		SD	15.00%	15.00%	10/31/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		TN	10.00%	10.00%	03/29/2005	
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		TN	15.00%	20.00%	06/21/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		UT	32.30%	12.00%	12/09/2004	01/03/2005

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 65

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		VA	15.00%	15.00%	06/29/2004	07/26/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		VA	15.00%	15.00%	12/06/2001	03/25/2002
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		WI	15.00%	15.00%	06/24/2004	07/19/2004
Penn Treaty Network America Life Insurance Company	6700				Individual	HCO-TQ		WI	15.00%	15.00%	10/23/2001	04/22/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		AK	35.00%	35.00%	07/29/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		AK	25.00%	25.00%	08/18/2003	08/18/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		AK	40.00%	40.00%	08/19/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		AK	15.00%	15.00%	08/14/2003	08/14/2003

Premium Rate Increase History Section - Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		AK	10.00%	10.00%	08/14/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		AK	10.00%	10.00%	01/26/1999	05/04/1999
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		AR	35.00%	35.00%	12/03/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		AR	25.00%	25.00%	03/21/2005	01/24/2005
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		AZ	35.00%	35.00%	04/24/2002	07/22/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		AZ	25.00%	25.00%	02/26/2004	03/15/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		AZ	40.00%	40.00%	01/15/2002	04/15/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		AZ	15.00%	15.00%	10/30/2003	01/26/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 67

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		AZ	10.00%	10.00%		
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		CO	35.00%	35.00%	12/21/2001	06/03/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		CO	25.00%	25.00%	10/30/2003	11/24/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		CO	15.00%	15.00%	11/20/2003	12/22/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		CO	10.00%	10.00%	01/08/1997	03/31/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		CO	10.00%	10.00%	07/13/1999	
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		CO	40.00%	40.00%	12/21/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		DC	10.00%	10.00%	02/14/1997	

Premium Rate Increase History Section - Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		DE	43.50%			
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		DE	68.80%	20.00%	07/13/2004	08/16/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		DE	61.00%	20.00%	08/16/2004	09/13/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		DE	10.00%	10.00%	08/19/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		DE	10.00%	10.00%	02/28/1999	05/04/1999
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		FL	45.00%	35.00%	12/20/2001	03/11/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		FL	39.00%	23.50%	11/17/2004	01/24/2005
Penn Treaty Network America Life Insurance Company	ALP				Individual	NHR-NTQ		FL	27.00%	16.00%	11/03/2004	12/27/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 69

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		FL	10.00%	10.00%	01/30/1997	04/30/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		FL	23.00%	16.00%	11/03/2004	03/09/2005
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		FL	40.00%	35.00%	12/20/2001	03/11/2002
Penn Treaty Network America Life Insurance Company	SNCC				Individual	NHR-NTQ		FL	23.00%	16.00%	11/03/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		GA	68.80%	15.00%	06/30/2004	07/26/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		GA	50.00%	23.00%	06/01/2005	
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		GA	10.00%	10.00%	09/06/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		GA	61.00%	9.00%	01/06/2004	02/02/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 70

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		GA	47.70%	22.00%	06/01/2005	
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		HI	68.80%			
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		HI	10.00%	10.00%	08/13/1996	
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		IA	68.80%	50.00%	06/30/2004	08/02/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		IA	61.00%	61.00%	02/12/2004	03/08/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		IA	10.00%	10.00%	03/16/1999	06/01/1999
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		IA	50.00%	35.00%	11/30/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		ID	35.00%	35.00%	12/10/2002	01/20/2003

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 71

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		ID	25.00%	25.00%	10/14/2004	11/08/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		ID	10.00%	10.00%	02/04/1999	05/04/1999
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		ID	40.00%	40.00%	03/01/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		ID	15.00%	15.00%	10/14/2004	11/08/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		ID	10.00%	10.00%	10/18/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	S2212S	1987	Sterling Life Insurance Company	1987	Individual	NHR-NTQ		ID	10.00%	10.00%	10/02/1995	12/27/1995
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		IL	25.00%	25.00%	09/23/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		IL	35.00%	35.00%	01/30/2002	03/18/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 72

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		IL	10.00%	10.00%	03/04/1998	05/04/1998
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		IL	10.00%	10.00%	10/10/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		IL	40.00%	40.00%	01/30/2002	07/01/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		IL	15.00%	15.00%	09/23/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		IL	50.00%	50.00%	08/09/2004	08/30/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		IN	68.80%	30.00%	06/08/2004	07/19/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		IN	32.40%	32.40%	05/18/2005	
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		IN	23.80%	23.80%	05/12/2005	

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 73

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		IN	61.00%	30.00%	04/08/2004	05/10/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		KY	35.00%	35.00%	01/23/2002	06/03/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		KY	25.00%	12.50%	04/19/2004	05/24/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		KY	40.00%	40.00%	01/23/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		KY	10.00%	10.00%	01/26/1999	04/12/1999
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		KY	15.00%	15.00%	10/01/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		LA	35.00%	35.00%	10/17/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		LA	25.00%	25.00%	06/30/2003	08/18/2003

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 74

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		LA	10.00%	10.00%	08/08/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		LA	15.00%	15.00%	06/23/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		LA	40.00%	40.00%	10/17/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		LA	50.00%			
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MD	40.60%	20.00%	12/17/2003	01/19/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MD	35.00%	20.00%	05/14/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MD	17.20%	17.20%	04/14/2005	05/27/2005
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MD	34.20%	20.00%	12/17/2003	01/19/2004

Premium Rate Increase History Section - Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MD	40.00%	20.00%	02/06/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MD	11.80%	11.80%	04/14/2005	05/27/2005
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MD	10.00%	10.00%	02/11/1999	05/04/1999
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MI	25.00%	25.00%	04/01/2004	05/03/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MI	35.00%	35.00%	11/20/2001	04/01/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MI	10.00%	10.00%	09/06/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MI	40.00%	40.00%	11/20/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MI	15.00%	15.00%	12/22/2003	01/19/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 76

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		MI	50.00%	50.00%	07/18/2004	08/23/2004
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		MI	40.00%	40.00%	12/18/2003	01/19/2004
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		MI	40.00%	40.00%	11/20/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MN	68.80%	35.00%	01/28/2005	02/28/2005
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MO	25.00%	25.00%	06/01/2004	06/28/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MO	35.00%	35.00%	01/15/2002	05/20/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MO	40.00%	40.00%	01/15/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MO	10.00%	10.00%	08/20/1996	03/15/1997

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 77

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MO	10.00%	10.00%	10/14/1997	05/04/1998
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MO	15.00%	15.00%	06/01/2004	06/28/2004
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		MO	50.00%			
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		MO	40.00%	40.00%	06/01/2004	06/28/2004
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		MO	40.00%	40.00%	01/15/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MS	10.20%	10.20%	06/03/2005	
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MS	35.00%	25.00%	02/25/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MS	35.00%	25.00%	06/15/2004	07/12/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 78

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MS	5.10%	5.10%	06/03/2005	
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MS	40.00%	25.00%	02/25/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MS	28.80%	25.00%	06/15/2004	07/12/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MT	35.00%	35.00%	10/17/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		MT	25.00%	25.00%	09/16/2003	11/03/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MT	40.00%	40.00%	10/17/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MT	10.00%	10.00%	08/08/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		MT	15.00%	15.00%	08/11/2003	09/15/2003

Premium Rate Increase History Section - Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		NC	25.00%	25.00%	09/04/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		NC	35.00%	35.00%	01/07/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NC	40.00%	40.00%	01/07/2002	07/01/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NC	10.00%	10.00%	10/15/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NC	15.00%	15.00%	09/04/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		NC	40.00%	40.00%	09/04/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		NC	40.00%	40.00%	01/11/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		NE	25.00%	25.00%	04/05/2004	05/03/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 80

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		NE	35.00%	35.00%	12/18/2001	04/01/2002
Penn Treaty Network America Life Insurance Company	FLTC91				Individual	NHR-NTQ		NE	26.50%	26.50%	07/30/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NE	40.00%	40.00%	11/28/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NE	10.00%	10.00%	09/19/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NE	15.00%	15.00%	07/30/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		NE	50.00%	50.00%	07/30/2004	08/30/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		NJ	15.00%			
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		NM	35.00%	35.00%	12/03/2002	07/29/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 81

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NM	10.00%	10.00%	04/14/1999	
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NM	15.00%	15.00%	07/07/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NM	40.00%	40.00%	12/03/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		NV	68.80%	30.00%	05/11/2004	06/07/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NV	10.00%	10.00%	12/03/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NV	61.00%	61.00%	06/25/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		NV	10.00%	10.00%	07/21/1999	
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		OH	25.00%	25.00%	07/15/2003	08/18/2003

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 82

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		OH	35.00%	35.00%	10/23/2001	01/07/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		OH	10.00%	10.00%	10/21/1997	05/04/1999
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		OH	15.00%	15.00%	07/01/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		OH	40.00%	40.00%	10/23/2001	01/21/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		OH	10.00%	10.00%	09/10/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		OH	22.40%			
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		OH	50.00%	25.00%	07/14/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		OH	40.00%	40.00%	10/23/2001	08/19/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 83

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		OH	40.00%	40.00%	07/01/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		OK	68.80%	68.80%	10/17/2003	11/08/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		OK	40.00%	40.00%	04/23/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		OK	15.00%	15.00%	06/19/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC92				Individual	NHR-NTQ		OR	61.00%	25.00%	08/03/2004	08/30/2004
Penn Treaty Network America Life Insurance Company	LTC92				Individual	NHR-NTQ		OR	10.00%	10.00%	02/02/1993	
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		PA	35.00%	35.00%	09/09/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		PA	35.00%	25.00%	12/17/2001	02/11/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 84

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	FLTC91				Individual	NHR-NTQ		PA	26.50%	26.50%	08/14/2003	09/15/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		PA	40.00%	40.00%	11/29/2001	02/25/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		PA	15.00%	15.00%	08/14/2003	09/15/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		PA	10.00%	10.00%	01/06/1999	03/27/1999
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		PA	50.00%	50.00%	07/09/2004	08/16/2004
Penn Treaty Network America Life Insurance Company	SNH-30				Individual	NHR-NTQ		PA	50.00%	7.00%	12/02/2004	01/03/2005
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		RI	15.00%	15.00%	08/26/2003	09/22/2003
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		SD	35.00%	35.00%	10/31/2001	05/20/2002

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 85

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		SD	25.00%	25.00%	09/04/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	FLTC91				Individual	NHR-NTQ		SD	26.50%	26.50%	09/04/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		SD	10.00%	10.00%	01/29/1999	04/12/1999
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		SD	40.00%	40.00%	10/31/2001	07/01/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		SD	15.00%	15.00%	09/04/2003	10/06/2003
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		SD	50.00%	50.00%	11/02/2004	12/06/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		TN	25.00%	25.00%	07/28/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		TN	35.00%	35.00%	02/20/2002	07/29/2002

Premium Rate Increase History Section - Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		TN	40.00%	40.00%	02/20/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		TN	15.00%	15.00%	07/28/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		TN	10.00%	10.00%	08/23/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		TN	40.00%	40.00%	02/20/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		TN	40.00%	40.00%	07/28/2003	09/08/2003
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		TX	35.00%	35.00%	02/27/2002	04/15/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		TX	25.00%	25.00%	10/14/2003	11/08/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		TX	10.00%	10.00%	10/07/1997	05/04/1998

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 87

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		TX	10.00%	10.00%	09/26/1996	03/15/1997
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		TX	40.00%	40.00%	02/20/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		TX	15.00%	15.00%	11/30/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	LTC92				Individual	NHR-NTQ		TX	40.00%	40.00%	02/20/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC92				Individual	NHR-NTQ		TX	15.00%	15.00%	11/30/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	LTC92				Individual	NHR-NTQ		TX	10.00%	10.00%	01/20/1997	06/15/1997
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		TX	40.00%	35.00%	10/28/2003	11/24/2003
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		TX	10.00%	4.00%	04/19/2005	

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 88

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		TX	40.00%	40.00%	02/13/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		UT	68.80%	26.60%	09/13/2004	11/25/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		UT	10.00%	10.00%	07/29/1999	
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		UT	61.00%	20.80%	09/13/2004	
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ		UT	50.00%			
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		VA	35.00%	35.00%	03/25/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		VA	40.00%	40.00%	05/10/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		VT	68.80%			

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 89

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		WA	35.00%	17.00%	01/02/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		WA	44.20%	44.20%	06/27/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		WA	10.00%	10.00%	08/08/1997	07/08/1998
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		WA	40.00%	17.50%	01/02/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	S22221S	1990	Midland Mutual Life Insurance Company	1990	Individual	NHR-NTQ		WA	50.00%	50.00%	09/13/2004	11/25/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		WI	35.00%	35.00%	10/23/2001	04/22/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		WI	25.00%	25.00%	06/26/2003	05/10/2004
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		WI	10.00%	10.00%	08/12/1996	03/15/1997

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 90

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		WI	40.00%	40.00%	10/23/2001	08/19/2002
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ		WI	40.00%	40.00%	06/12/2003	05/10/2004
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		WV	23.70%			
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		WY	35.00%	35.00%	10/16/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	2400				Individual	NHR-NTQ		WY	25.00%	25.00%	07/01/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		WY	40.00%	40.00%	01/08/2002	08/19/2002
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		WY	15.00%	15.00%	06/17/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		WY	10.00%	10.00%	08/12/1996	03/15/1997

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 91

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ		WY	10.00%	10.00%	01/29/1999	05/04/1999
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ	CA		10.00%	10.00%	10/16/1997	05/04/1998
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ	CA		40.00%	25.00%	10/24/2001	12/31/2001
Penn Treaty Network America Life Insurance Company	LTC91				Individual	NHR-NTQ	CA		40.00%	40.00%	06/11/2003	08/14/2003
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ	CA		50.00%	30.00%	07/08/2004	07/26/2004
Penn Treaty Network America Life Insurance Company	LTC93				Individual	NHR-NTQ	CA		30.00%			
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ	CA		40.00%	25.00%	10/24/2001	12/10/2001
Penn Treaty Network America Life Insurance Company	NF93				Individual	NHR-NTQ	CA		40.00%	40.00%	06/11/2003	08/14/2003

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		AR	35.00%	35.00%	12/03/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		AR	15.00%	15.00%	03/29/2005	05/23/2005
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		AZ	35.00%	35.00%	04/24/2002	07/22/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		AZ	15.00%			
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		CO	35.00%	35.00%	12/21/2001	06/03/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		CT	55.00%			
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		DE	52.00%	20.00%	07/15/2004	08/16/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		DE	29.20%			

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 93

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		FL	2.00%	16.00%	11/03/2004	12/06/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		FL	45.00%	35.00%	12/20/2001	03/11/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		GA	35.00%	22.00%	06/01/2005	
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		GA	52.00%	15.00%	06/30/2004	07/26/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		IA	52.00%	35.00%	11/30/2004	12/27/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		ID	15.00%	15.00%	10/14/2004	11/08/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		ID	35.00%	35.00%	12/10/2002	01/20/2003
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		IL	15.00%	15.00%	05/04/2004	05/28/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 94

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		IL	35.00%	35.00%	01/30/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		IN	19.30%	19.30%	05/18/2005	
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		IN	52.00%	30.00%	06/08/2004	07/19/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		KY	35.00%	35.00%	01/23/2002	06/03/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		KY	15.00%	15.00%	06/30/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		LA	35.00%	35.00%	10/17/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		LA	15.00%			
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MD	8.80%			

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 95

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MD	28.00%	20.00%	07/20/2004	08/16/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MD	35.00%	20.00%	05/14/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MI	15.00%	15.00%	05/01/2004	06/07/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MI	35.00%	35.00%	11/20/2001	04/01/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MO	35.00%	35.00%	01/15/2002	05/20/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MO	15.00%			
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MS	23.00%	23.00%	05/04/2004	05/28/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MS	35.00%	25.00%	02/25/2002	07/29/2002

Premium Rate Increase History Section - Companies Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MT	15.00%	15.00%	07/07/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		MT	35.00%	35.00%	10/17/2001	07/29/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		NC	15.00%	15.00%	06/08/2004	06/28/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		NC	35.00%	35.00%	01/07/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		NE	15.00%	15.00%	05/24/2004	06/21/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		NE	35.00%	35.00%	12/18/2001	04/01/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		NM	35.00%	35.00%	12/03/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		NV	52.00%	10.00%	05/31/2005	

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 97

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		OH	15.00%	15.00%	04/27/2004	05/24/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		OH	35.00%	35.00%	10/23/2001	01/07/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		OK	30.00%			
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		PA	23.40%	9.00%	07/14/2004	08/09/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		PA	35.00%	25.00%	12/17/2001	02/11/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		SD	35.00%	35.00%	10/31/2001	05/20/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		SD	15.00%	15.00%	05/04/2004	05/28/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		TN	15.00%	15.00%	04/19/2004	05/10/2004

Premium Rate Increase History Section - Companies Offering New Business In California

Rate History Web Report Page 98

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		TN	35.00%	35.00%	02/20/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		UT	52.00%	24.60%	09/13/2004	11/25/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		VA	35.00%	35.00%	03/25/2002	07/29/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		WA	31.00%	31.00%	04/15/2004	05/10/2004
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		WA	35.00%	17.00%	01/02/2002	03/18/2002
Penn Treaty Network America Life Insurance Company	6000				Individual	NHR-TQ		WV	23.70%			